

to be reconciled with each other, Paul explained how Jesus would one day present all of creation reconciled to God the Father. And there is more. By this, God offers not only forgiveness but to make us holy and without fault in his sight³.

Why do we need forgiveness? As God made us to rely on him, not on money, to be drawn and driven by mammon is sin. The Bible defines sin as lawlessness — a disregard of God's ways, the ways that God made the world to operate.

God offers eternal life, a way of life very different to one that revolves around money. When we begin to see who Jesus is and what he is achieving, nothing remains the same for us. 'Faith' is not something bolted on to a lifestyle that is little different to the way everyone else lives in the consumer society but we begin to see a new and better way of living.

Pray to see clearly who Jesus Christ is and to understand what he achieved⁴. But you will not be saved just by understanding; you will be changed by believing in Jesus of Nazareth, by believing that he is God's Son,

¹ See Matthew's Gospel chapter 6 verse 24, which is part of the Sermon on the Mount, and when Jesus said it on another occasion, in Luke's Gospel chapter 6 verse 13.

² You can read Peter's sermon in Acts chapter 2.

³ To read what the Bible has to say about this great reconciliation, read Ephesians chapter 1, Colossians chapter 1 and 1 Corinthians chapter 15.

⁴ Start by reading Matthew's or Mark's Gospel. Before you begin, ask God to help you to understand them.

Scripture quotations are from The Holy Bible, English Standard Version® (ESV®), copyright © 2001 by Crossway, a publishing ministry of Good News Publishers. Used by permission. All rights reserved.

chosen to make possible our forgiveness and to reconcile all things to his Father through his cross.

TRUTHS ABOUT MONEY

- ◆ It is not more important than people.
- ◆ It is not more important than your reputation.
- ◆ It is not more valuable than wisdom.
- ◆ You can't take it with you when you die.
- ◆ It can ruin your relationship with God.

You may find helpful the Money-Ed leaflet,
Making Lifestyle Choices.

CLUBHOUSE MONEY-ED

All Souls Clubhouse produce literature and run free courses to help people handle money well. Check out the website for free downloads:

www.clubhousew1/moneyed

WHERE TO GET FREE ADVICE

This leaflet is not a guide to personal finance. You cannot hold Clubhouse, the author, or anyone else involved in its production responsible for any action you take, or fail to take, based on what is written here. You should get expert help if you think you could benefit from help with money problems or debt.

You will find local advice agencies listed in the front of telephone directories or on display in local libraries. Or you can call National Debtline on **0808 808 4000**: the call is free from landlines and most mobile networks. Or look on these websites:

www.nationaldebtline.co.uk

www.citizensadvice.org.uk

adviceuk.org.uk

www.gracedebtadvice.org

www.capuk.org

Copyright © All Souls Clubhouse Community Centre & Church and Philip Evans 2013.

You are welcome to copy this leaflet for
free distribution.



CLUBHOUSE MONEY-ED PROJECT

All Souls Clubhouse Community Centre & Church

LIFESTYLE CHOICE



'No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and mammon.'

Jesus of Nazareth

**ALL SOULS CLUBHOUSE
COMMUNITY CENTRE & CHURCH**

**141 CLEVELAND STREET
LONDON W1T 6QG**

www.clubhousew1.org

Jesus of Nazareth said that we cannot serve both God and mammon¹. Some Bibles translate 'mammon' as 'money' but mammon is not simply money. Money is a tool that helps communities live together but mammon is money personified, money with influence. It is a concept from the ancient city of Babylon. There were no idols called mammon and no temples dedicated to money but life there revolved around money as if it were the State religion.

Historians used to look back to Rome or Greece for the origins of our civilisation but now they tend to look further back, to Babylon. The city is remembered as a centre of commerce, education, culture and great wealth. In many ways, it was the prototype consumer society! But the Bible exposes Babylon's selfishness, greed, violence and abuse of the poor.

The ways that people relate to money gives it power over them and when enough people crave it, money acquires 'the force of an idea whose time has come' and all of society revolves around it. It is the ultimate co-dependency! Everything has a price tag or is evaluated by cost; income and wealth are the measures of success.

We may live in an advanced civilisation but in many ways we are little different to the people of ancient Babylon. Our lifestyle is deeply flawed by scandals with financial roots that reach into every area of society: MPs' expenses, peers' cash for questions,

phone hacking, police corruption, celebrity child abuse, banking malpractice, the miss-selling of goods and services like PPI and the horsemeat scandal. These are not isolated problems: it's not politicians, bankers, police officers, journalists or meat traders that have been 'found out' but our way of life.

It's daunting to think of the number of people who admit to putting false information on credit applications, making bogus insurance claims and lying to avoid paying their debts. Or the people who pilfer from hotels and restaurants and 'steal' from their employers by inflating expense claims and helping themselves to stationary and other consumables.

Our entire way of life, the consumer society, is kept going by persuading people to buy what they do not need and did not previously want. Advertising and sales talk is designed to make us feel unattractive, inadequate and insecure, so that we will buy the things we think we deserve or will make us feel better. Things like new clothes,

cosmetics, lifestyle accessories, gadgets, leisure activities, entertainment and anything else that help to distract from the pressures of everyday life.

This is all on top of the more fundamental problems caused by materialism. People who place too much importance on money, possessions, entertainments, appearances and status are vulnerable to emotional disorders, like insecurity, inadequacy and depression. This can plunge them into a downward spiral, as they try to find relief in buying what they hope will bring happiness.

In the first Christian sermon, a man called Peter told the people of Jerusalem, 'Save yourselves from this crooked generation'. By 'crooked', he did not mean dishonest but twisted and perverse.

Peter told the crowd that Jesus of Nazareth, who their own leaders had executed as a heretic and traitor just a few weeks before, was approved by God. He reminded them of Jesus' miracles and teaching that liberated people from religious oppression and revealed the Fatherhood of a loving God. God, said Peter, raised this Jesus from the dead². That was no less an outrageous claim then as it would be now!

Another early Christian, Paul, described what God did through Jesus of Nazareth as a great reconciliation, made possible through his blood shed on a cross. Not only are we reconciled to God, and so can begin

